Amendment

Please amend the claims as follows:

1.   (Currently Amended) A method for using a computer apparatus for evaluating a plurality of plans, each ~~plan~~ having one or more plan design options, from which a plurality of consumers may each select one of the plans under which a provider supplies ~~the~~ <u>a</u> selecting consumer's <u>prescription drug</u> utilization quantity of one or more <u>prescription drugs</u> ~~products~~,

the computer apparatus comprising an input device for receiving input data, a memory device connected to the input device for storing the input data, a processor connected to the memory device which is programmed to perform operations upon the stored data to produce output data, and an output device connected to the processor for outputting the output data,

the method comprising the steps of:

inputting values corresponding to each plan design option in each plan;

inputting the unit cost of supplying each ~~product~~ <u>prescription drug</u> provided under the plans;

estimating the utilization quantity of each ~~product~~ <u>prescription drug</u> for each consumer<u>, thereby obtaining a projected prescription drug utilization quantity for each consumer</u>;

predicting the plan selected by each consumer;

calculating the estimated cost by accumulating the costs of supplying each ~~product~~ <u>prescription drug</u> to each consumer under the predicted plan, whereby the cost of supplying each consumer is the sum of the unit cost of each ~~product~~ <u>prescription drug</u>

multiplied by the consumer's ~~estimated~~ projected prescription drug utilization quantity of that ~~product~~ prescription drug, less any payments made by the consumer; and

outputting the estimated cost.

2.	(Currently Amended) The method of claim 1 wherein the step of estimating the projected prescription drug utilization quantity of each prescription drug ~~product~~ for each consumer comprises deriving the ~~estimated~~ projected prescription drug utilization quantity from the consumer's historical utilization quantity of ~~the product~~ each prescription drug.

3.	(Currently Amended) The method of claim 1 wherein the step of estimating the projected prescription drug utilization quantity of each prescription drug ~~product~~ for each consumer comprises deriving the ~~estimated~~ projected prescription drug utilization quantity from the average historical prescription drug utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

4.	(Original) The method of claim 3 wherein the population segment comprises a representative sample of the consumers.

5.	(Currently Amended) The method of claim 1 wherein the step of ~~estimated~~ estimating the projected prescription drug utilization quantity of each prescription drug for each consumer ~~product~~ is derived from the historical prescription drug utilization quantity of a randomly selected member of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

6.	(Original) The method of claim 5 wherein the population segment comprises a representative sample of the consumers.

7.   (Currently Amended) The method of claim 1 wherein one or more of the plans requires payments by the consumers and wherein the step of predicting the plan selected by each consumer comprises identifying the plan which requires the minimum payment by ~~the~~ each consumer for ~~the~~ each consumer's historical utilization quantity of each prescription drug ~~product~~.

8.   (Currently Amended) The method of claim 1 wherein the step of predicting the plan selected by each consumer comprises identifying the plan most commonly preferred by a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

9.   (Original) The method of claim 8 wherein the population segment comprises a representative sample of the consumers.

10.   (Currently Amended) The method of claim 1 wherein the step of predicting the plan selected by each consumer comprises identifying the plan preferred by a randomly selected member of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

11.   (Original) The method of claim 10 wherein the population segment comprises a representative sample of the consumers.

12.   (Currently Amended) The method of claim 1 wherein the step of predicting the plan selected by each consumer comprises identifying the plan most closely matching the plan selection criteria preferred by members of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

13.   (Original) The method of claim 12 wherein the population segment comprises a representative sample of the consumers.

14.   (Original) The method of claim 1 further comprising the step of adjusting the plan design option values according to the difference between a predetermined target cost and the calculated estimated cost.

15.   (Original) The method of claim 14 further comprising the step of inputting the predetermined target cost and wherein the step of adjusting the plan design option values according to the difference between the predetermined target cost and the calculated estimated cost is performed by the processor.

16.   (Currently Amended) A computer based system for determining the values corresponding to each plan design option of a plurality of plans, from which a plurality of consumers may each select and under each of which plans a provider supplies each selecting consumer's prescription drug utilization quantity of one or more prescription drugs products, such that the estimated cost to the provider of supplying the products prescription drugs is equal to a predetermined target cost, comprising:

an input device for receiving input data, a memory device connected to the input device for storing the input data, a processor connected to the memory device which is programmed to perform operations upon stored data to produce output data, and

an output device connected to the processor for displaying the output data;

the input device capable of receiving data representing proposed initial values corresponding to each plan design option in each plan and the unit cost of supplying each prescription drug product;

the processor programmed for estimating the utilization quantity of each ~~product~~ prescription drug for each consumer, thereby obtaining a projected prescription drug utilization quantity, predicting the plan selected by each consumer, and calculating the estimated cost by accumulating the costs of supplying each consumer, whereby the cost of supplying each consumer is the sum of the unit cost of each prescription drug ~~product~~ multiplied by the consumer's ~~estimated~~ projected prescription drug utilization quantity of that prescription drug ~~product~~, less any payments made by the consumer; and

means for adjusting the plan design option values according to the difference between the target cost and the estimated cost.

17.   (Currently Amended) The system of claim 16 wherein the input device is capable of receiving data representing ~~the~~ each consumer's historical utilization quantity of each prescription drug and wherein the processor is programmed for estimating the projected prescription drug utilization quantity of each prescription drug ~~product~~ for each consumer as a function of the consumer's historical utilization quantity of each prescription drug ~~the product~~.

18.   (Currently Amended) The system of claim 17 wherein the processor is programmed for estimating the projected prescription drug utilization quantity of each prescription drug ~~product~~ for each consumer as the consumer's historical utilization quantity of each prescription drug ~~the product~~.

19.   (Original) The system of claim 16 wherein the output device is capable of displaying the estimated cost to a user.

20.   (Original) The system of claim 19 further comprising means for inputting signals from a user and wherein the means for adjusting the plan design options

according to the difference between the target cost and the estimated cost comprises means for adjusting the plan design options according to inputs received from the user.

21.   (Currently Amended) The system of claim 16 wherein the input device is capable of receiving data representing the average prescription drug utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer and wherein the processor is programmed for estimating the projected prescription drug utilization quantity of each prescription drug ~~product~~ for each consumer as a function of the average prescription drug utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

22.   (Currently Amended) The system of claim 21 wherein the processor is programmed for estimating the projected prescription utilization quantity of each prescription drug ~~product~~ for each consumer as the average prescription drug utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer.

23.   (Currently Amended) The system of claim 16 wherein the input device is capable of receiving data representing the plan selection criteria preferred by members of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ each consumer and wherein the processor is programmed for predicting the plan selected by each consumer as the plan most closely matching the plan selection criteria.

24.   (Currently Amended) The system of claim 23 wherein the processor is programmed for estimating the projected prescription drug utilization quantity of each

prescription drug ~~product~~ for each consumer as the average <u>prescription drug</u> utilization quantity of a population segment having at least one demographic, medical or attitudinal characteristic similar to those of ~~the~~ <u>each</u> consumer.

25.   (Original) The system of claim 16 wherein the means for adjusting the plan design options according to the difference between the target cost and the estimated cost comprises a program step for the processor to adjust the plan design option values such that the estimated cost approaches the target cost.

26.   (Original) The system of claim 16 wherein the means for adjusting the plan design options according to the difference between the target cost and the estimated cost comprises the input device having the capability to receive inputs to adjust the plan design options values.

27.   (Currently Amended) A method for using a computer apparatus for evaluating one or more plans, each having one or more plan design options, under which a provider supplies ~~the~~ <u>a</u> consumer's <u>prescription drug</u> utilization quantity of one or more <u>prescription drugs</u> ~~products~~,

the computer apparatus comprising an input device for receiving input data, a memory device connected to the input device for storing the input data, a processor connected to the memory device which is programmed to perform operations upon the stored data to produce output data, and an output device connected to the processor for outputting the output data,

the method comprising the steps of:

inputting values corresponding to each plan design option in each plan;

estimating the <u>prescription drug</u> utilization quantity of each <u>prescription</u>

drug ~~product~~ for the consumer, thereby obtaining the projected prescription drug utilization quantity;

calculating the cost to the consumer for each plan by accumulating the transactional cost to the consumer for each prescription drug plus any periodic payments made by the consumer, wherein the transactional cost is the sum of the unit cost of each prescription drug under the respective plan multiplied by the consumer's projected prescription drug utilization quantity of that prescription drug; and

outputting the calculated cost for at least one of the plans.

28.   (Currently Amended) The method of claim 27 further comprising the step of inputting the consumer's historical prescription drug utilization quantity of each prescription drug ~~product~~ and wherein the step of estimating the prescription drug utilization quantity of each prescription drug ~~product~~ for the consumer comprises deriving the ~~estimated~~ projected prescription drug utilization quantity from the consumer's historical prescription drug utilization quantity of each prescription drug ~~the~~ ~~product~~.

29.   (Currently Amended) The method of claim 27 wherein the step of estimating the projected prescription drug utilization quantity of each prescription drug ~~product~~ for the consumer comprises deriving the ~~estimated~~ projected prescription drug utilization quantity from the average prescription drug utilization quantity of each prescription drug for a population segment having at least one demographic, medical or attitudinal characteristic similar to those of the consumer.

30.   (Currently Amended) The method of claim 27 further comprising the step of inputting the consumer's expected prescription drug utilization quantity of each

prescription drug ~~product~~ and wherein the ~~estimated~~ projected prescription drug utilization quantity of each prescription drug ~~product~~ for the consumer is equal to the consumer's expected prescription drug utilization quantity of each ~~the~~ prescription drug ~~product~~.

31.   (Original) The method of claim 27 further comprising the step of adjusting the plan design option values according to the difference between a predetermined target cost and the calculated estimated cost.

32.   (Original) The method of claim 31 further comprising the step of inputting the predetermined target cost and wherein the step of adjusting the plan design option values according to the difference between the predetermined target cost and the calculated estimated cost is performed by the processor.